GOVERNMENT OF INDIA
TEXTILES
LOK SABHA

UNSTARRED QUESTION NO:5774
ANSWERED ON:02.05.2003
GROUP INSURANCE SCHEME FOR POWERLOOM WORKERS
CHINTAMAN NAVSHA WANAGA

Will the Minister of TEXTILES be pleased to state:

(a) whether the Government proposed to revise Group Insurance Scheme for powerloom weavers` families;

(b) if so, the details thereof;.

(c) whether the Government proposed to give benefit of this scheme to unorganized powerloom workers; and

(d) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRI BASANAGOUDA R. PATIL (YATNAL)

(a to d) The Central Government has approved a modified Group Insurance Scheme (GIS) for the Powerloom weavers or self employed weaver families owning not more than 4 looms, who are of the age group between 18 to 59 years and below the poverty line (BPL) or marginally higher than the BPL. There will be two components under the Scheme(1) Coverage under existing `Janashri Bima Yojana` of LIC (2) Add on Group Insurance coverage for death: Both components will be administered by LIC.

1. Janashri Bima Yojana:

i) Life Insurance cover towards natural death shall be a sum of Rs.20, 000/- per member.

ii) For accidental death or permanent total disability, the coverage shall be maximum Rs.50,000/- per member and for permanent partial disability, the coverage shall be maximum of Rs.25,000/- per member.

iii) Added benefits in the form of, an associated scheme of LIC - `Siksha Sahyog Yojana`, under which not more than 2 dependent children of the beneficiary studying in the class 9th to 12th are given Rs.300/- per quarter/child as educational allowance based on a transparent selection criterion.

iv) The annual premium charged would be Rs. 200/- per annum, of which i.e. Rs.100/- is to be borne by Life Insurance Corporation from its Social Security Fund, Rs.60/- is to be borne by the Government of India in Ministry of Textiles and remaining Rs.40/- is to be borne by the beneficiary.

2. Add on GIS for death:

i) The insurance coverage shall be Rs. 30,000/- per member of the Group for natural as well as accidental death.

ii) The yearly premium amount for the first year shall be Rs. 180 per member of the Group.

iii) 50% of premium amount i.e. Rs. 90.00 shall be contributed by the Government of India and remaining 50% i.e. Rs. 90.00 by the powerloom weaver who is a member of the group.

iv) Notwithstanding the provision at (b) above, the premium amount may be revised on biennial basis, by the LIC based on the actual claim experience.

A powerloom weaver, who fulfills the eligibility conditions, shall have the option of choosing the ` Janashri Bima Yojana` with or without the add-on insurance cover.